United States Bankruptcy Court District of Puerto Rico

IN RE:	Case No
RODRIGUEZ CERVERA, JOSE ANTONIO & GARCIA APONTE, NANETTE JUDITH	Chapter 13
Debtor(s)	

AMENDED CHAPTER 13 PAYMENT PLAN

- 1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee \square directly \square by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
- 2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: <u>5/31/2011</u>	AMENDED PLAN DATED:		
▶ PRE ☐ POST-CONFIRMATION	✓ PRE □ POST-CONFIRMATION Filed by: □ Debtor □ Trustee □ Other		
I. PAYMENT PLAN SCHEDULE	II. DISBURSEMENT SCHEDULE		
\$ 345.00 x 15 = \$ 5,175.00 \$ 475.00 x 45 = \$ 21,375.00 \$ x = \$ \$ \$ \$ 21,375.00 \$ \$ x = \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	☐ Debtor represents no secured claims. ☐ Creditors having secured claims will retain their liens and shall be paid as follows: 1. ☑ Trustee pays secured ARREARS:		
Other:	Cr.		
Periodic Payments to be made other than, and in addition to the above: \$ x = \$	 5. □ Other: 6. ☑ Debtor otherwise maintains regular payments directly to:		
PROPOSED BASE: \$ 26,550.00			
III. ATTORNEY'S FEES (Treated as § 507 Priorities) Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$	1. (a) Class A:		
Signed: /s/ JOSE ANTONIO RODRIGUEZ CERVENDE Debtor /s/ NANETTE JUDITH GARCIA APONTE Joint Debtor	OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) See Continuation Sheet		

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Debtor(s)

AMENDED CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 1 of 1

TRUSTEE TO PAY ATORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR 11 USC 330.

FAILURE TO TIMELY OBJECT TO THIS PLAN CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT METHOD OF PAYMENT UNDER 11 USC 1325(a)(5).

ANY POST PETITION INCOME TAX REFUND THAT DEBTOR(S) WOULD BE ENTITLED TO RECEIVE DURING THE TERM OF THE PLAN WILL BE USED TO FUND THIS PLAN. AFTER ITS CONFIRMATION, AND WITHOUT FURTHER NOTICE, HEARING OR COURT ORDER, THE PLAN SHALL BE DEEMED MODIFIED BY THE INCREMENT(S) TO ITS BASE, IN AN AMOUNT EQUAL TO THE AMOUNT OF EACH INCOME TAX REFUND.

TRUSTEE WILL PAY ATORNEY'S FEES BEFORE ANY SECURED CREDITOR AND AFTER ATTORNEYS FEES, THE TRUSTEE WILL PAY AHEAD SECURED CREDITORS BBVA AND FORD MOTOR CREDIT AHEAD OF OTHER SECURED CREDITORS IN ORDER TO MINIMIZE INSURANCE COSTS AND MAXIMIZE DISTRIBUTION TO GENERAL UNSECURED CREDITORS.

ADEQUATE PROTECTION PAYMENT TO BBVA UNTIL CONFIRMATION \$30.00 TO BE PAID BY TRUSTEE MONTHLY.

STEP UP PAYMENT IN MONTH NUMBER 16 IS AT THE TIME DEBTOR PAYS OF RETIREMENT LOAN.